

IN THE CLAIMS:

Please cancel Claims 23-42, without prejudice, and please add new Claims 43-62 as provided in the following Listing of Claims:

Listing of Claims:

Claims 1-42. (Canceled)

Claim 43. (New) A computer-implemented method, comprising:

receiving information regarding a transaction involving an account;

processing the information regarding a transaction involving an account with a processing device;

generating an information report, wherein the information report contains information regarding a charge-back regarding a previous transaction involving the account, information regarding a stopping of a payment regarding a previous transaction involving the account, or information

regarding a non-payment due to insufficient funds regarding a previous transaction involving the account; and

transmitting the information report to a communication device associated with a merchant, vendor, or provider, of a good, product, or service.

Claim 44. (New) The computer-implemented method of Claim 43, wherein the communication device is a transaction authorization device.

Claim 45. (New) The computer-implemented method of Claim 43, wherein the communication device is a wireless device, a wireless telephone, or a personal digital assistant.

Claim 46. (New) The computer-implemented method of Claim 43, wherein the information report is transmitted to the communication device on or over the Internet or the World Wide Web.

Claim 47. (New) The computer-implemented method of Claim 43, further comprising:

determining whether the transaction is authorized;

generating a transaction authorization report
containing information regarding whether the transaction is
authorized or not authorized; and

transmitting the transaction authorization report to
the communication device.

Claim 48. (New) The computer-implemented method of
Claim 43, wherein the account is a credit account, a credit
card account, a charge account, or a charge card account.

Claim 49. (New) The computer-implemented method of
Claim 43, wherein the account is a debit account or a debit
card account.

Claim 50. (New) The computer-implemented method of
Claim 43, wherein the account is a checking account or a bank
account.

Claim 51. (New) The computer-implemented method of
Claim 43, wherein the account is an electronic money account.

Claim 52. (New) The computer-implemented method of Claim 43, wherein the information report contains information regarding a charge-back regarding a previous transaction involving the account.

Claim 53. (New) The computer-implemented method of Claim 43, wherein the information report contains information regarding a stopping of a payment regarding a previous transaction involving the account.

Claim 54. (New) The computer-implemented method of Claim 43, wherein the information report contains information regarding a non-payment due to insufficient funds regarding a previous transaction involving the account.

Claim 55. (New) The computer-implemented method of Claim 43, wherein the information regarding a transaction involving an account includes information regarding a time period or a time limit relating to, or a time of, a shipment, transfer, or delivery, of a good, product, or service, pursuant to the transaction, and further wherein the information report is transmitted to the communication device prior to the shipment, transfer, or delivery, of the good, product, or service.

Claim 56. (New) The computer-implemented method of Claim 43, wherein the information report is transmitted to the communication device prior to the shipment, transfer, or delivery, of a good, product, or service.

Claim 57. (New) The computer-implemented method of Claim 43, wherein the information report is transmitted to the communication device during a transaction authorization process.

Claim 58. (New) The computer-implemented method of Claim 43, wherein the transaction is an on-line transaction, and further wherein the information regarding a transaction involving an account or the information report is transmitted on or over the Internet or the World Wide Web.

Claim 59. (New) The computer-implemented method of Claim 43, wherein the transaction is a mail order transaction, a telephone transaction, or an on-line transaction.

Claim 60. (New) The computer-implemented method of Claim 43, wherein the transaction is a face-to-face transaction.

Claim 61. (New) The computer-implemented method of Claim 43, wherein the information report contains information regarding a number or a frequency of charge-backs, stopping of payments, or non-payments due to insufficient funds, which have occurred on the account, or information regarding a reason for a charge-back action, a stopping of payment action, or a non-payment due to insufficient funds action, or information regarding an allegation or a dispute allegation made by an account holder associated with the account, or information regarding an allegation of a fraudulent or an unauthorized account activity made by an account holder associated with the account, or information regarding an allegation or a response made by a merchant, vendor, or provider, involved in a transaction in question, or information regarding a probability or a statistic regarding whether an account holder associated with the account can be a charge-back risk, a stopping of payment risk, or a non-payment due to insufficient funds risk, in the transaction.

Claim 62. (New) A computer-implemented method, comprising:

receiving information regarding a transaction involving an account, wherein the transaction involves a

credit account, a credit card account, a charge account, a charge card account, a debit account, a debit card account, an electronic money account, a checking account, or a bank account, wherein the information regarding a transaction involving an account includes information regarding the account and information regarding a time period, a time limit, or a time of, a shipment, transfer, or delivery, of a good, product, or service, pursuant to the transaction;

processing the information regarding a transaction involving an account with a processing device;

generating an information report, wherein the information report contains information regarding a charge-back regarding a previous transaction involving the account, information regarding a stopping of a payment regarding a previous transaction involving the account, or information regarding a non-payment due to insufficient funds regarding a previous transaction involving the account; and

transmitting the information report to a communication device associated with a merchant, vendor, or provider, of the good, product, or service, wherein the information report is transmitted to the communication device

prior to the shipment, transfer, or delivery, of the good,
product, or service.